

Preferred Risk Policy Premium Table: Commercial

Effective April 1, 2018 for properties currently mapped in B, C, X, AR or A99 Zones¹

Non-residential Business or Other Non-Residential Building and Contents Coverage Combinations

Building & Contents			Contents Only		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure ²	Without Basement or Enclosure ³		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only Not Eligible)
\$50,000/50,000	\$918	\$564	\$50,000	\$138	\$335
100,000/100,000	\$1,592	\$916	100,000	\$218	\$517
150,000/150,000	\$2,127	\$1,197	150,000	\$294	\$688
200,000/200,000	\$2,532	\$1,487	200,000	\$372	\$866
250,000/250,000	\$2,881	\$1,719	250,000	\$451	\$1,044
300,000/300,000	\$3,228	\$1,950	300,000	\$530	\$1,222
350,000/350,000	\$3,576	\$2,125	350,000	\$609	\$1,401
400,000/400,000	\$3,866	\$2,299	400,000	\$688	\$1,579
450,000/450,000	\$4,157	\$2,472	450,000	\$765	\$1,757
500,000/500,000	\$4,446	\$2,646	500,000	\$844	\$1,936

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in the PRP section of the Flood Insurance Manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

Source: National Flood Insurance Program (NFIP) Flood Insurance Manual (Effective April 1, 2018)